

### REMARKS

Applicants respectfully request reconsideration of the present application in view of the foregoing amendments and in view of the reasons which follow.

A detailed listing of all claims that are, or were, in the application, irrespective of whether the claim(s) remain under examination in the application, are presented, with an appropriate defined status identifier. Claims 1 and 43 have been amended.

#### Election

In the Office Action mailed September 18, 2003, the Examiner restricted the application as shown below.

- I. Claim 1-49, 58-59 are drawn to system and method of providing an integrated financial and transaction management services system over a network.
- II. Claims 51-56 & 67-71 are drawn to a method of aggregating information using aggregating indicia.
- III. Claim 57 is drawn to a method of compiling information.
- IV. Claim 60-66 are drawn to a method of providing a guarantee as to the financial ability of a buyer to pay a commercial obligation to a seller.

(Action mailed September 18, 2003, page 3.) Further, the Examiner indicated that if the Invention of Group I were elected, a further election of species was required. In response to the Restriction Requirement, Applicant elected Group I and Species C without traverse for examination purposes. Applicant argued that Claims 1-19, 31-35, 37, 40-43, and 48 are generic and read on claims 25-29 and 46 of Examiner-defined Species C. The Examiner is correct that Paper No. 4 erred by showing claims 37 and 46 as non-elected and claim 45 as elected. This listing has been corrected in this Paper.



**Rejection under 35 U.S.C. § 102(b)**

In the Office Action, claims 1-19, 25-29, 31-35, 37, 40-43 and 48 are rejected under 35 U.S.C. § 102(b) as being anticipated by U.S. Patent 5,191,525 ("LeBrun"). Applicant traverses the rejection. LeBrun fails to disclose the Applicant's claimed invention as recited in claims 1-19, 25,-29, 31-35, 37, 40-43, and 48.

Claim 1 recites:

displaying commercial transaction information on a user interface at the remote device for a seller and a buyer to access, manage, modify, maintain, and conclude their commercial transactions.

Claim 37 recites:

a communication module that communicates commercial transaction information between a central server and a remote device, the communication module enabling the plurality of companies access to commercial transaction information.

Claim 43 recites:

means for displaying commercial transaction information on a user interface at the remote device, allowing a seller and a buyer to access, manage, modify, maintain, and conclude their commercial transactions.

LeBrun describes an image-based document processing and management system. According to the Abstract of LeBrun, its' system "converts documents ... into digital data which can be used to update computer records and to manage and support the adjudicative processing of business transactions by human operators at computer terminals." In the Summary of the Invention of LeBrun, it touts, "the efficiency of data correction/entry clerks is greatly increased by the present system." (Col. 4, lines 60-62). Indeed, throughout LeBrun, its system is described as providing access by a human clerk who—without the described system—would be keying in the information manually.



In the Office Action, the Examiner “notes that the clerk in this case represents the external user, who is capable of accessing the image data in order to facilitate the managing and/or maintenance of the commercial transaction data.” The Examiner cites Col. 22, lines 40-45 in LeBrun to support his proposition. However, this language describes a **cumbersome customer inquiry processing situation that is exactly what Applicant’s invention avoids**. Instead of having a seller and buyer access, manage, modify, maintain, or conclude commercial transactions at a remote device, as the Applicant claims, LeBrun teaches a step 112 in which customer inquiries are made by mail or phone. A clerk then manually processes such inquiries using the graphical images available. (See LeBrun, Col. 22, lines 40-43.)

LeBrun clearly does not show “displaying commercial transaction information on a user interface at the remote device for a seller and a buyer to access, manage, modify, maintain, and conclude their commercial transactions” recited in claim 1 or “means for displaying commercial transaction information on a user interface at the remote device, allowing a seller and a buyer to access, manage, modify, maintain, and conclude their commercial transactions” recited in claim 43. Further, LeBrun has no mention of a communication module enabling a plurality of companies access to commercial transaction information, as recited in claim 37. LeBrun only discloses access by a clerk who processes customer inquiries (see col. 22, lines 40-49).

Accordingly, LeBrun fails to show each and every limitation from claims 1, 37, and 43, and also claims 2-19, 25-29, 31-35, 40-42, and 48, which depend from claims 1, 37 and 43. Applicant respectfully requests withdrawal of the rejection.

Applicant believes that the present application is now in condition for allowance. Favorable reconsideration of the application as amended is respectfully requested.

The Examiner is invited to contact the undersigned by telephone if it is felt that a telephone interview would advance the prosecution of the present application.



Applicants believe no fee is due for this submission, however, the Commissioner is hereby authorized to charge any fees due in connection with this submission to Deposit Account No. 50-2350. A duplicate copy of this Reply is enclosed for such purposes. If any extensions of time are needed for timely acceptance of papers submitted herewith, Applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 50-2350.

Respectfully submitted,

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